UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE

SYLVIA RENEE EADDY

DEBTOR

CHAPTER 13

CASE NO. 17-40547

JUDGE: Carla E. Craig

OBJECTION TO CONFIRMATION

Thomas Szaniawski, Esq., an attorney admitted to practice in this Court, affirms the following under penalty of perjury:

1. I am an associate with Shapiro, DiCaro & Barak, LLC, attorney for Select Portfolio Servicing, Inc. as Servicer for Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Aames Mortgage Investment Trust 2006-1, Mortgage Backed Notes, and am familiar with the facts and circumstances surrounding this matter.

2. Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Aames Mortgage Investment Trust 2006-1, Mortgage Backed Notes, holds a mortgage on Debtor's real property known as 1 Hollywood Court, Far Rockaway, NY 11691 (the "Property").

3. Select Portfolio Servicing, Inc. will be filing a Proof of Claim for pre-petition mortgage arrears in the approximate amount of $78,543.32, which will be filed with the Court by the bar date of June 13, 2017. Debtor's proposed Chapter 13 Plan makes no provision for full payment of the mortgage arrears in violation of Bankruptcy Code Section 1325(a)(5)(B)(ii).

Debtor's proposed Chapter 13 Plan does request participation in Loss Mitigation; however, loss mitigation is inherently uncertain.

4. Debtor's proposed Chapter 13 Plan incorrectly states the total amount outstanding under the mortgage as $392,400. The correct amount is approximately $416,971.58 and will be reflected in the Proof of Claim.

5. Debtors' proposed Chapter 13 Plan makes no provision for regular post-petition payments on the mortgage under Bankruptcy Code § 1322(b)(5). While post-petition mortgage payments are due in the amount of $2,145.59/month, the Plan proposes to pay only $1,900/month.

WHEREFORE, the undersigned respectfully requests the Debtor to amend their Chapter 13 Plan to reflect the proper mortgage arrears, total outstanding mortgage obligation, and post-petition mortgage payments as specified earlier or, in the absence of an amendment to the Plan, the undersigned respectfully requests an Order of this Court denying confirmation of Debtor's Chapter 13 Plan pursuant to Bankruptcy Code Section 1325 and such other and further relief as may be just and proper.

Dated: April 4, 2017

/s/Thomas Szaniawski

Thomas Szaniawski
Bankruptcy Attorney
Shapiro, DiCaro & Barak, LLC
Attorneys for Select Portfolio Servicing, Inc. as Servicer for Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Aames Mortgage Investment Trust 2006-1, Mortgage Backed Notes
One Huntington Quadrangle, Suite 3N05
Melville, NY 11747
Telephone: (631) 844-9611
Fax: (631) 844-9525